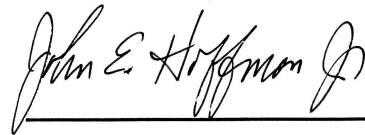


This document has been electronically entered in the records of the United States Bankruptcy Court for the Southern District of Ohio.

IT IS SO ORDERED.

Dated: February 10, 2025



John E. Hoffman, Jr.
United States Bankruptcy Judge

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
EASTERN DIVISION**

| | | |
|------------------------------|---|-------------------|
| In re: |) | |
| |) | Case No. 22-53224 |
| Sonya Denise Daniels, |) | Chapter 7 |
| |) | Judge Hoffman |
| Debtor. |) | |

| | | |
|---|---|-----------------------|
| Sonya Denise Daniels, |) | |
| |) | Adv. Pro. No. 23-2051 |
| Plaintiff, |) | |
| v. |) | |
| United States Department of Education, |) | |
| |) | |
| Defendant. |) | |

**CONSENT JUDGMENT IN FAVOR OF PLAINTIFF ON COMPLAINT (DOC. 1) TO
DETERMINE DISCHARGEABILITY OF STUDENT LOANS**

WHEREAS, Sonya Denise Daniels (“Plaintiff” or “Debtor”) commenced the above-captioned bankruptcy case by filing a petition under Chapter 7 of Title 11 of the United States Code, 11 U.S.C. § 101 et seq. (“Bankruptcy Code”); and

WHEREAS, the Debtor commenced the above-captioned adversary proceeding (“Adversary Proceeding”) against the United States Department of Education by filing the Complaint to Determine Dischargeability of Student Loans, *see* Adv. Pro. Doc 1 (“Complaint”); and

WHEREAS, on January 11, 2024, the United States Department of Education (“Defendant” or “Education,”) filed an Answer, *see* Adv. Pro. Doc 7, asserting, among other things, that Education held outstanding loans taken by Debtor; and

WHEREAS, by the Complaint, the Plaintiff seeks to discharge, pursuant to 11 U.S.C. § 523(a)(8), the student loan debt identified and described in the following table, only:

| Loan # | Loan Holder Name | Loan Date | Loan Amount | Loan Type Description | Loan Status Description | Date Entered Repymt | Principal | Interest |
|--------|-------------------|------------|-------------|------------------------------|-------------------------------------|---------------------|-------------|-----------|
| 6 | DEPT OF ED/NELNET | 2011-03-28 | \$ 1,000.00 | DIRECT STAFFORD UNSUBSIDIZED | Defaulted, Six Consecutive Payments | 11/28/2011 | \$ 763.00 | \$ 118.00 |
| 5 | DEPT OF ED/NELNET | 2011-03-28 | \$ 750.00 | DIRECT STAFFORD SUBSIDIZED | Defaulted, Six Consecutive Payments | 11/28/2011 | \$ 472.00 | \$ 48.00 |
| 4 | DEPT OF ED/NELNET | 2010-07-21 | \$ 6,000.00 | DIRECT STAFFORD UNSUBSIDIZED | Defaulted, Six Consecutive Payments | 11/28/2011 | \$ 4,598.00 | \$ 711.00 |
| 3 | DEPT OF ED/NELNET | 2010-07-21 | \$ 3,500.00 | DIRECT STAFFORD SUBSIDIZED | Defaulted, Six Consecutive Payments | 11/28/2011 | \$ 2,199.00 | \$ 225.00 |
| 2 | DEPT OF ED/NELNET | 2005-02-18 | \$ 2,000.00 | DIRECT STAFFORD UNSUBSIDIZED | Defaulted, Six Consecutive Payments | 3/13/2006 | \$ 1,475.00 | \$ 155.00 |
| 1 | DEPT OF ED/NELNET | 2005-02-18 | \$ 1,312.00 | DIRECT STAFFORD SUBSIDIZED | Defaulted, Six Consecutive Payments | 3/13/2006 | \$ 915.00 | \$ 96.00 |

WHEREAS, the Plaintiff, pursuant to the November 17, 2022, Guidance for Department Attorneys Regarding Student Loan Bankruptcy Litigation, submitted to Education an Attestation in Support of Request for Stipulation Conceding Dischargeability of Student Loans (“Attestation”); and

WHEREAS, after reviewing the Attestation, Education agrees that the Court should discharge, pursuant to 11 U.S.C. § 523(a)(8), the Student Loan Debt referenced in the table above, which consists of 6 consolidation loans held by US Department of Education; and

WHEREAS, the Parties desire to amicably resolve the matters at issue in the Adversary Proceeding and, therefore, have agreed to enter into this Agreed Judgment.

NOW, THEREFORE, upon consideration of the Complaint and the stipulations contained herein, as well as the consent of the parties as evidenced by the endorsement below of the parties or their counsel, it is, by the United States Bankruptcy Court for the Southern District of Ohio:

ORDERED, that, pursuant to 11 U.S.C. § 523(a)(8), the Student Loan Debt referenced above is DISCHARGED. This order does not discharge loans not identified above, such as post-petition debts identified as NSLDS Loans 7-10 in a separate document provided to Plaintiff.

IT IS SO ORDERED.

AGREED TO:

/s/ Sondra O Bryson
SONDRA O. BRYSON (0083871)
Attorney for Plaintiff
Legal Aid of Southeast and Central Ohio
1108 City Park Ave., Suite 100
Columbus, Ohio 43206
(614) 224-8374 (phone) / (614) 224-4514 (fax)
Email: sbryson@seols.org

KENNETH L. PARKER
United States Attorney

/s/ Joseph M. McCandlish
JOSEPH M. MCCANDLISH (0073775)
Attorney for Defendant
Assistant United States Attorney
303 Marconi Boulevard, Suite 200

Columbus, OH 43215

Office: (614) 469-5715 / Fax: (614) 469-5240

joseph.mccandlish@usdoj.gov

Copies to:

Sondra O Bryson, Attorney for Plaintiff

Joseph M. McCandlish, Attorney for Defendant United States Department of Education